

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:	Kenneth William Austin	Docket No.	60655.4017
Serial No.	10/709,697	Group Art Unit:	3694
Filing Date:	May, 24, 2004:	Examiner:	Scott S. Trotter
Title:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS	Confirmation No.:	3696

AMENDMENT AND REPLY

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 16, 2010, of which this Reply is filed within two months, Applicants respectfully request consideration of the remarks and amendments set forth below:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.